

WHAT TO DO WHEN SOMEONE DIES

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When someone dies, it can be difficult to know what steps need to be taken, particularly if it is unexpected.

If the person dies in hospital or at a hospice or care home, then staff there will know exactly what needs to be done and can guide you on anything you need to do.

If the death occurs at home, then the first step that needs to happen is for the doctor to be called to confirm and certify the death. Either way, you will be provided with a medical certificate confirming the cause of death and allowing you to register the death.

If the doctor is unsure about the cause of death, then they will report it to a coroner. A post-mortem may then be needed to ascertain the cause before a medical certificate is issued.

Should someone die abroad then contact the British Embassy, High Commissioner or nearest Consulate.

Registering a death

You must register a death in England or Wales at a [Registry Office](#) within five days.

Once registered, you will be given the death certificate (Which are £11.00 a copy), and it is advisable to purchase additional copies as these may be required by banks, insurance companies and other organisations.

The death certificate is also required to enable the deceased's will to be executed.

You will also be given a 'green certificate' which should be given to the funeral director to allow for the burial or cremation to take place.

You may also be given Form BD8 which is used to advise Social Security or your local Jobcentre Plus in case the deceased was receiving any benefits or tax credits.

(Our local registry office comes under North Yorkshire County Council)

ARRANGING A FUNERAL

first step is to choose your funeral director.

It may be that the deceased will already have chosen their funeral director and have their wishes logged with them.

The funeral director will then advise you each step of the way, discussing with you all the options and ensuring you are clear as to the costs involved.

They are there to support you and guide you on what you need to do and how to go about it.

The funeral director will advise and take care of the deceased, discuss the funeral arrangements and options available to you, deal with all the logistics and paperwork involved, and act as the 'master of ceremonies' on the day of the funeral.

Most people prefer the traditional style of funeral. However, increasingly, people are preferring to opt for an alternative style of funeral such as:

- Religious or secular – again, the choice will be dependent on the individual's preferences
- A green funeral – typically where the deceased is buried in a natural area using a coffin made of sustainable materials
- Themed/personalised funerals – to reflect the way the deceased lived and to bring a unique style to their funeral

- Woodland burial – where burials take place in dedicated woodland sites

ROLE OF A FUNERAL DIRECTOR

The funeral director's role can't be understated. First and foremost, their role is one of providing compassionate support and advice on all aspects of arranging a funeral while, behind the scenes, ensuring everything is managed on your behalf to the highest professional standards you would expect.

At the same time, funeral directors can guide you on how best to plan for your own funeral or that of a loved one, including options for spreading the cost of a funeral with a pre-paid plan and making a record of all your wishes.

All funeral directors will explain and discuss all the choices available to you in arranging a funeral, including being 100% clear about the costs involved upfront.

Depending on your wishes, the role of the funeral director may include the following:

Prior to the funeral

- Transferring the deceased to a mortuary or assisting if you prefer the deceased to remain at home or liaising with a repatriation company for deaths abroad
- Organising the deceased to be held at a chapel of rest to allow friends and relatives to view prior to the funeral
- Placing any notices of death in local or national newspapers or on websites
- Managing and advising on the necessary legal documentation
- Advising on all aspects of the funeral including types of service and the options available to you including choices of coffins and caskets, venues and catering, priests or non-religious celebrant, vehicles, music and flowers, Order of Service sheet, donations and types of memorial

On the day

- Ensuring everything goes smoothly on the day according to your wishes and those of the deceased
- Attending to every detail during the day from arranging transport for family and close friends to overseeing the funeral service and procedures at the cemetery or crematorium
- Arranging for the deceased ashes to be provided to you, helping arrange for you to scatter them or preserve them

Following the funeral

- Arranging for funeral flowers and donations to be forwarded to the relevant people, organisation or charity
- Organising graves and headstones to be put in place at a suitable time after a burial or ashes placed

AT THE FUNERAL

At the funeral

For close family and friends, the day of the funeral can understandably be highly emotional. Coping with your bereavement can be difficult and should you feel that you need help, then tell your funeral director who can give you some guidance or advise you on any support that is available.

On the day, the usual procedure will be as follows:

- The funeral cortege will arrive at the agreed address at the designated time
- Your funeral director will greet you and escort you to the limousine
- You will travel with the hearse to the place of service
- On arrival, the coffin will be taken in to the church, crematorium or alternative venue by coffin bearers followed by the family
- The service takes place – see below
- After the service, the coffin will either be taken to the church graveyard, cremated or transported to a cemetery
- If it is a burial then family and friends will gather around the grave while the committal takes place. You may be invited to scatter earth on the coffin or place a stemmed flower
- Flowers will be laid out for you to view and read messages of condolence
- You will then be taken to the venue where the wake or other social family gathering is being held

The funeral service itself typically lasts about 30 minutes to an hour, although with some customs and religious beliefs, they can last a few days. However, the service can be much shorter or longer – according to the wishes of the deceased and their family.

The funeral service usually involves a mix of hymns or other music, eulogies, readings, poetry or even slide shows celebrating the life of your loved one.

The service is usually conducted by a minister of the church or, for more secular funerals, a ‘celebrant’.

Your funeral director can advise on the options here and make recommendations.

Following the service, further time should be allowed for any burial (typically allow about half an hour) and then any wake which may last several hours.

Funeral etiquette

Funeral etiquette has become less formal over recent years to reflect the style of service the deceased and their family prefer. However, anyone attending a funeral should respect the feelings of the family and act accordingly.

Regardless of the style and informality of the funeral, there are some principles that should be observed:

- Arrive in good time
- Dress in appropriate attire – if in doubt, be more formal
- Seating is normally family at the front, with friends behind and co-workers towards the back
- Ensure your mobile phone is switched off – even if switched to ‘vibrate’ it can be intrusive to people sitting next to you
- Do not take photos
- Applause or clapping may be appropriate for some less traditional funerals
- Remain for the whole service
- If you have young children and they become noisy then quietly leave the service
- Likewise, if you are persistently having to cough then quietly leave the service

If a child has lost a close family member, then they should be encouraged to attend the service as it may help to draw closure to the loss and they may regret not attending later. It also allows them to understand that death is a natural part of life.

AFTER THE FUNERAL

Following the funeral there are a number of matters that will need to be taken care of. Again, your funeral director can help and advise here. Some of the more usual considerations include:

- **Flowers** – if you have more flowers than you can cope with then it is suggested you give them to family members or friends, or donate them to a local hospice or care home. Additionally, you may like to preserve a particular bouquet.
- **Donations** – your funeral director can manage all the donations received prior to and at the service. They will advise you on the total amount and can arrange for it to be donated to your chosen beneficiary such as a charity.
- **Ashes** – if the deceased has been cremated then you will have the option to keep their ashes. You can then choose to either bury the ashes, scatter them in a location that is special to your loved one, or simply keep them in a casket or urn.
- **Headstones and kerbed memorials** – there is a very wide choice of headstones or kerbed memorials (creating a defined areas around a grave) from a wide variety of materials.
- **Memorials** – people often like to establish some form of memorial to provide a lasting memory of the person who has died. These range from garden or park benches and planting a tree, to putting up a plaque or setting up an online memorial where all manner of written and visual memories can be collated for posterity.
- **Bereavement** – sometimes people can struggle to come to terms with their loss. If this is the case, then don't try to hide it. Your funeral director can advise you on practical support that is available through local charities as well as offer advice on coping with your loss.

Following the funeral, there may also be many other administrative and legal matters to deal with.

PAYING FOR A FUNERAL

Paying for a funeral

Sadly, even the most basic of funeral is not cheap. In the UK, the cost of funerals continues to rise with the average being approximately £3,700 (source: Money Advice Service). This is much more than most people think. However, it is possible to have a respectable funeral for much less than this and your Funeral Director can advise.

In many cases, the deceased will have left sufficient money in their estate to cover the cost of their funeral. If so, then the executor of the estate will take care of paying for the funeral. Alternatively, family or a close friend will pay for the funeral and may then be reimbursed from the deceased's estate.

Most Funeral Directors are required to offer a low cost 'Simple Funeral' alternative for families.

If you are on a low income, you may be eligible to a bereavement payment from the Government.

If there are neither sufficient funds in the estate or family or friends are unable to pay, then a Public Health Funeral will be arranged by the local council. This will normally be a short service and a cremation which people may attend.

All Funeral Directors understand that for many families it may be a struggle to pay for a funeral they would wish their loved one to have. As such, they will do everything possible to keep costs to a minimum.

Pre-paid Funeral Plans

With a pre-paid funeral plan, all the costs for a funeral will have been paid for by the deceased. The funeral plan will be arranged through a funeral director and they will then be used for the funeral.

There are many benefits to using a pre-paid funeral plan, such as:

- Ensuring you have the funeral that meets your wishes

- Saving on the rising cost of funerals by paying at today's prices
- Protecting your loved ones from having to pay and avoiding any stress at a difficult time
- A range of payment options spreading costs over many years
- The ability to amend your funeral arrangements when you wish

Before paying for any funeral pre-paid plan, ensure that the funeral plan provider used by the funeral director is registered with the **Funeral Planning Authority**, and the **Financial Conduct Authority**

Helpful Links

[A Church near You](#) – An online directory of churches in the church of England. The site includes a 'Parish Finder' facility, which allows a user to enter their postcode to find out which parish they live in.

[Aortic Dissection Charitable Trust \(The\)](#) – established in 2020 as a registered charity to increase education and improve consistency of treatment across the whole patient pathway.

[Association of Independent Celebrants](#) – The AOIC is a forward thinking association that places the individual at the heart of its innovative ceremonies.

[Bereavement Services Portal](#) – Information resource containing details of 900 Cemetery and Crematoria Operators and over 3,000 Cemeteries and Burial Grounds.

[Bereavement Register](#) – Can help reduce the amount of direct mail sent to a deceased person's address, stopping painful daily reminders.

[British Humanist Association](#) – The British Humanist Association encompasses the Humanist Ceremonies network of trained and accredited Humanist celebrants throughout England, Wales and Northern Ireland. Celebrants can be searched by location here.

[British Institute of Funeral Directors](#) – The professional body for funeral directors. Founded in 1982.

[British Institute of Embalmers](#) – The oldest professional body in funeral service offering training and qualification to embalmers.

[Child Bereavement UK](#) – Provides access to support and information when a child is grieving or a child dies.

[Church of England Funerals](#) – A useful guide to organising a funeral, going to a funeral and thinking ahead to your own funeral.

[Civil Ceremonies Ltd](#) – Provides celebrants to conduct ceremonies, offers training to become a professional celebrant and offers ceremony related items such as invitations and ceremony certificates.

[Counselling Directory](#) – The purpose of the site is to provide a huge counselling support network. This is a free, confidential service that will hopefully encourage those in distress to seek help. The website also contains a number of sections on emotional disorders (types of distress section) and provides some useful statistics.

[County Celebrants Network](#) – Provides information on celebrant services and training for celebrants.

[Cruse](#) – Cruse Bereavement Care exists to support people after the death of someone close.

[Death Cafe](#)

[Dept of Work and Pensions\(DWP\)](#) – Help with funeral payments for those on a low income.

[Down to Earth](#) – Worried about paying for a funeral? Run by Quaker Social Action, this organisation can guide people in financial need to plan affordable and meaningful funerals. Contact them on 020 8983 5055.

[Embassies, High Commissions and Consulates](#) – for dealing with repatriations

[Federation of Burial and Cremation Authorities](#) – The Trade Association for Local Authority owned crematoria and cemeteries in the UK.

[Golden Charter Pre-Paid Funeral Plans](#) – The National Society of Allied and Independent Funeral Directors recommends the Golden Charter pre-paid plan.

[Grief Chat](#) – a way of connecting bereaved people directly to trained bereavement counsellors through a live chat programme, which can be hosted on ANY website from Professional Help

[Grief Encounter: Child Bereavement Support](#) – this organisation supports bereaved children and their families to help alleviate the pain caused by the death of someone close. Their services are free, funded through the generosity of supporters.

[Grief Journey](#) – Bereavement counsellor Bill Webster provides a wonderful resource for people going through all stages of the grief process.

[Help paying for a funeral](#) – from the Money Advice Service

[Help and Advice – when probate is required](#) – Help & Advice is a website that has been created to provide free access to information on a range of topics.

[ICCM – Institute of Cemetery and Crematorium Management](#)

[Listpals](#) – this organisation has created an app which allows you to record your wishes relating to your end of life medical care and your funeral. The app is downloadable free of charge from Apple or Google stores and means your wishes can be made known to your loved ones.

[Localfuneral.co.uk](#) – find a funeral director near you

[Mesothelioma UK](#) – supports people with the asbestos-related cancer, mesothelioma.

[National Aids Trust](#) – aims to transform the UK's response to HIV.

[National Association of Memorial Masons](#)

[National Federation of Cemetery Friends](#)– Friends of Cemeteries, Trusts and cemetery managers interested in the future of our historic cemeteries offer advice and best practice on conservation etc.

[Nelson's Journey](#) – support for bereaved children in Norfolk

[NHS Organ Donor Register](#) – Find out how you can make your wishes known.

[Obituaries Help](#) – a website which offers resources for obituaries and funerals

[Penhaligon's Friends](#) – Cornish charity supporting bereaved children, young people, parents and carers throughout the county. The charity has established a Bereavement Network in Cornwall which includes participants from a range of related services and companies.

[Safe from Scams](#) – Every day, thousands of people are scammed. We give you the lowdown, to keep you and your money together.

[SAIFnsure](#) – Professional help for all your insurance requirements.

[Sudden](#) – helping those bereaved by deaths which happen unexpectedly and suddenly. They provide help from the first day, as well as information to all involved, including funeral directors, GPs, hospital staff and schools on how to support people going through unexpected bereavement.

[Support after Suicide Partnership](#) – special interest group of the National Suicide Prevention Alliance which focuses on supporting those bereaved or affected by suicide.

[The Association of Natural Burial Grounds](#) – The association aims to assist people in the process of establishing sites and provide guidance to burial ground operators.

[The Compassionate Friends](#) – a charitable organisation of bereaved parents, siblings and grandparents dedicated to the support and care of other similarly bereaved family members who have suffered the death of a child or children of any age and from any cause.

[The Fellowship of Professional Celebrants](#) – The FPC is a professional networking and support organisation for independent celebrants which sets standards for best practice and fosters professionalism in celebrancy.

[The Institute of Civil Funerals](#) –A professional body established to train, assess and qualify civil funeral celebrants. Members throughout the UK with guaranteed standards underpinned by a code of practice and a scheme of continuing professional development.

[The Memorial Code](#) – The website memorial charity, [much loved](#), has joined together with other leading organisations to create a set of underlying principles to be observed when offering an online memorial service to bereaved people in memory of loved ones who have died.

[The Natural Death Centre](#) – Support groups and help in coping with death.

[Virtual Dementia Tour](#) – Find out about The Virtual Dementia Tour, a scientifically proven method of building a greater understanding of dementia through the use of patented sensory tools and instruction.

[Way Foundation](#) – Widowed & Young is a self-help group that offers emotional and practical support to young widowed men and women as they adjust to life after the death of their partner.